

Information to identify the case:

Debtor 1	Michael K. Lanzilotta	Social Security number or ITIN	xxx-xx-0956
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	15-18569-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael K. Lanzilotta

11/13/20

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael K. Lanzilotta
Debtor(s)

Case No. 15-18569-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 13, 2020

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2020:

Recip ID	Recipient Name and Address
db	+ Michael K. Lanzilotta, 37 Woodyfield Lane, Delran, NJ 08075-1845
515497307	AES/US Bank, P.O. Box 61047, Harrisburg, PA 17106-1047
515573553	++ ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961 address filed with court., Navient Solutions Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
515546043	+ Acapita Education Finance Corporation, Brazos Higher Education Service Corp., 2600 Washington Ave, Waco, TX 76710-7449
515497308	+ Affordable Management & Consulting, Inc., c/o Francine Clair Landau, Esquire, 3740 Beach Blvd., Suite 307-B, Jacksonville, FL 32207-3819
516949596	+ CitiBank, NA c/o Firstmark Services, PO Box 82522, Lincoln, NE 68501-2522
515497311	+ Citibank NA/Student Loan, 701 E. 60th Street N, Sioux Falls, SD 57104-0493
515650282	+ ETrade Bank, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515497313	+ Laura A. Lanzilotta, 37 Woodyfield Lane, Riverside, NJ 08075-1845
515497316	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court., Nissan Motor Acceptance, 8900 Freeport Pkwy, Irving, TX 75063
515497314	Navient, 3000 Continental Drive, Newark, DE 19713-4322
515497315	+ Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360
515503316	Nissan Motor Acceptance Corporation, PO Box 660366 Dallas TX 75266-0366
515497318	+ Regions Bank, c/o Ragan & Ragan, Counselors at Law, 3100 Route 138 West, Brinley Plaza Bldg. One, Belmar, NJ 07719-9020
515497320	Specialized Loan Services, 8742 Lucent Blvd Suite 300, Littleton, CO 80129-2386
515497323	+ Wells Fargo Bank, P.O. Box 3117, Winston Salem, NC 27102-3117

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2020 23:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 13 2020 23:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515497309	+ EDI: AMEREXPR.COM	Nov 14 2020 02:33:00	American Express, PO Box 981537, El Paso, TX 79998-1537
515692700	EDI: BECKLEE.COM	Nov 14 2020 02:33:00	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515510147	+ EDI: CITICORP.COM	Nov 14 2020 02:33:00	Citibank N.A., c/o Citibank (South Dakota), N.A., ATTN: Claims Dept. MC 2235, 701 E 60th Street North, Sioux Falls, SD 57104-0432
515519413	+ EDI: DISCOVERSL.COM	Nov 14 2020 02:33:00	Discover Student Loans, PO BOX 30925, Salt Lake City, UT 84130-0925
515497312	EDI: IRS.COM	Nov 14 2020 02:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
515497310	EDI: JPMORGANCHASE	Nov 14 2020 02:33:00	Chase, P.O. Box 24696, Columbus, OH 43224
515701961	Email/Text: newbk@Regions.com		

District/off: 0312-1

User: admin

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		Nov 13 2020 23:15:00	REGIONS BANK, P O BOX 10063, BIRMINGHAM, AL 35202-0063
515497317	+ Email/Text: newbk@Regions.com		
		Nov 13 2020 23:15:00	Region/AMS, P.O. Box 11007, Birmingham, AL 35288-0001
515497319	+ EDI: DISCOVERSL.COM		
		Nov 14 2020 02:33:00	SLC Student Loan Trust, PO Box 30948, Salt Lake City, UT 84130-0948
515497321	EDI: TDBANKNORTH.COM		
		Nov 14 2020 02:33:00	TD Bank, Operations Center, PO Box 219, Lewiston, ME 04243
515584401	EDI: TDBANKNORTH.COM		
		Nov 14 2020 02:33:00	TD Bank N.A., Attn: Bankruptcy Dept., ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
517568242	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org		
		Nov 13 2020 23:12:00	United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961
515497322	+ EDI: WFFC.COM		
		Nov 14 2020 02:33:00	Wells Fargo, P.O. Box 10335, Des Moines, IA 50306-0335

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2020 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Michael K. Lanzilotta andy@sjbankruptcyllaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor E*Trade Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor E*Trade Bank kmcdonald@blankrome.com bkgroup@kmlawgroup.com

TOTAL: 5